

**Information to identify the case:**

Debtor 1	<b>David Van Grouw</b>	Social Security number or ITIN	xxx-xx-7303
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>14-21025-SLM</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Van Grouw

5/7/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David Van Grouw  
 Debtor

Case No. 14-21025-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

db  
 514820458 +David Van Grouw, 22 Gionti Place, North Haledon, NJ 07508-2816  
 +Hudson City Savings Bank, Romano Garubo & Argentieri, 52 Newton Avenue,  
 Woodbury, NJ 08096-4610  
 515983239 M&T Bank, successor by merger to, Hudson City Savings Bank, Attn. Payment Processing,  
 PO Box 1288, Buffalo, NY 14240-1288  
 515983240 +M&T Bank, successor by merger to, Hudson City Savings Bank, Attn. Payment Processing,  
 PO Box 1288, Buffalo, NY 14240-1288, M&T Bank, successor by merger to 14240-1288  
 514917824 +Peoples Security Bank & Trust Co., successor in interest to Peoples Nationa,  
 Bank c/o James T. Shoemaker, Esq., 600 Third Ave., Kingston, PA 18704-5815  
 514917808 +Peoples Security Bank & Trust Co., successor in interest to Peoples Nationa,  
 c/o James T. Shoemaker, Esq., 600 Third Ave., Kingston, PA 18704-5815  
 514820460 +Peoples Security Bank and Trust, POB A, Hallstead, PA 18822-0571  
 515027059 +Romano Garubo & Argentieri, PO Box 456, Woodbury Nj 08096-7456  
 514820462 +The Valley Hospital, POB 18998, Newark, NJ 07191-8998

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov May 07 2019 23:44:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 07 2019 23:44:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514820457 +EDI: CAPITALONE.COM May 08 2019 03:13:00 Capital One, POB 30281,  
 Salt Lake City, UT 84130-0281  
 515021787 +E-mail/Text: camanagement@mtb.com May 07 2019 23:44:19 Hudson City Savings Bank,  
 Attn. Lorenzo Aperochio, West 80 Century Road, Paramus, NJ 07652-1437  
 514820459 +EDI: IRS.COM May 08 2019 03:13:00 Internal Revenue Service, POB 7346,  
 Philadelphia, PA 19101-7346  
 515069731 EDI: PRA.COM May 08 2019 03:13:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 514820461 EDI: TDBANKNORTH.COM May 08 2019 03:13:00 TD Bank, POB 219, Lewiston, ME 04243  
 515005596 EDI: TDBANKNORTH.COM May 08 2019 03:13:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 515006508 EDI: TDBANKNORTH.COM May 08 2019 03:13:00 TD Bank NA, Attn Jeremy DeWeese, PO Box 9547,  
 Porland ME 04112

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515005597\* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299  
 (address filed with court: TD Bank N.A., Attn: Bankruptcy Dept., ME2-002-035,  
 P.O. Box 9547, Portland, ME 04112-9547)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor Committee HUDSON CITY SAVINGS BANK bcaine@parkermccay.com,  
 BKcourtnotices@parkermccay.com  
 Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 18

Date Rcvd: May 07, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Denise E. Carlon on behalf of Creditor M&T Bank, successor by merger to Hudson City Savings  
Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Emmanuel J. Argentieri on behalf of Creditor M&T Bank, successor by merger to Hudson City  
Savings Bank bk@rgalegal.com  
James T. Shoemaker jshoemaker@hkqpc.com  
Jill Manzo on behalf of Creditor PEOPLES SECURITY BANK & TRUST bankruptcy@feinsuch.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com  
Ronald I. LeVine on behalf of Debtor David Van Grouw ronlevinelawfirm@gmail.com,  
irr72645@notify.bestcase.com

TOTAL: 9